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**CLAIMS****WHAT IS CLAIMED IS:**

1. A system for locking/unlocking a mobile banking function, the system  
5 comprising:

a mobile communication terminal (10), which includes an embedded or external IC  
card chip(11) in which personal financial information for supporting a banking function is  
stored, when the mobile communication terminal (10) receives a chip blocking SMS  
message for maintaining the personal financial information stored in the IC card chip (11)  
10 in a locking state, the mobile communication terminal (10) restricting access to the IC card  
chip (11) by driving an internal chip driver (12), and when the mobile communication  
terminal (10) receives a chip blocking unlocking SMS message for unlocking the locking  
state of the personal financial information, the mobile communication terminal (10)  
permitting access to the IC card chip (11) by driving the chip driver (12);

15 a common carrier banking server (40), which communicates with the mobile  
communication terminal (10) via a wireless base station (20) and a short message service  
center (SMSC) (30) and transmits a chip blocking SMS message or a chip blocking  
unlocking SMS message to the mobile communication terminal (10) when receiving a chip  
blocking or chip blocking unlocking request from a financial organ issuing the IC card  
20 chip; and

a financial organ host (50), which transmits a chip blocking request to the common  
carrier banking server (40) when receiving a theft and loss report from a user of the mobile  
communication terminal (10), and which transmits a chip blocking unlocking request to the  
common carrier banking server (40) when receiving a request for the reuse of the mobile

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communication terminal (10) for which a theft and loss report has been filed from the user.

2. The system according to Claim 1, wherein the chip

driver (12) embedded in the mobile communication terminal (10) restricts or permits  
5 access to the IC card chip (11) of the mobile communication terminal (10) when the mobile  
communication terminal (10) requests chip blocking or chip blocking unlocking after  
receiving a chip blocking SMS message or a chip blocking unlocking SMS message.

3. The system according to Claim 1, wherein the

10 common carrier banking server (40) transmits the contents of receipt to the financial organ  
host (50) when receiving a theft and loss report of the mobile communication terminal (10)  
from a user of the mobile communication terminal (10) or receiving a request for the reuse  
of the mobile communication terminal (10) for which the theft and loss report has been  
filed from the user.

15 4. The system according to Claim 1, wherein the financial organ host (50)  
transmits a chip blocking request to the common carrier banking server (40) when  
receiving the theft and loss report of the user of the mobile communication terminal (10)  
from the common carrier banking server (40) and transmits a chip blocking unlocking  
request to the common carrier banking server (40) when receiving a request of the reuse of  
20 the mobile communication terminal (10) for which the theft and loss report has been filed  
from the common carrier banking server (40).

5. A method of locking/unlocking a mobile banking function, the method  
comprising:

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(S10) when receiving a theft and loss report of a mobile communication terminal (10) from a user of the mobile communication terminal (10) or receiving a request for the reuse of the mobile communication terminal (10) for which the theft and loss report has been filed from the user, requesting chip blocking or chip blocking unlocking of a common carrier banking server (40);

(S20) transmitting a chip blocking short message service (SMS) message or a chip blocking unlocking SMS message to the corresponding mobile communication terminal (10) via a wireless base station (20) and a PSDN (30);

(S30) determining whether or not the SMS message received from the common carrier banking server (40) is the chip blocking SMS message or the chip blocking unlocking SMS message;

(S40) if it is determined that the SMS message received by the mobile communication terminal (10) is the chip blocking SMS message, driving an internal chip driver (12) of the mobile communication terminal (10) to restrict access to an embedded or external IC card chip (11) of the mobile communication terminal (10) so that personal financial information stored in the IC card chip (11) is maintained in a locking state; and

(S50) if it is determined that the SMS message received by the mobile communication terminal (10) is the chip blocking unlocking SMS message, driving the internal chip driver (12) of the mobile communication terminal (10) to permit access to the embedded or external IC card chip (11) of the mobile communication terminal (10) so that the personal financial information stored in the IC card chip (11) is unlocked.